

EXHIBIT A

0006356 01 AT 0.371 **AUTO TO 09586 07095-1905
MSR C2AG 0101---0-2-- C0000050 IN 1 P06362
JERRY K WONG
59 Fleetwood Rd.
Woodbridge NJ 07095-1905

**Home loan overview**

| | |
|------------------------------|--------------|
| Principal Balance | \$263,970.67 |
| Escrow balance | \$216.08 |
| Unapplied funds [†] | \$416.36 |

**IMPORTANT NOTICE****Our records indicate that your loan is in default.**

If you recently sent us the Total payments due to bring loan current, please disregard this notice. However, if you have not yet mailed the Total payments due to bring loan current, please send it with the attached coupon immediately. Please note that additional amounts may become past due. Until your account is fully current, Bank of America, N.A. will proceed with all actions to collect our debt and to protect our interest in your property, and you will be responsible for all costs incurred in this process to the full extent permitted by law.

Please contact your loan counselor to obtain the exact amount due to bring your account fully current. If you cannot return the Total payments due to bring loan current at this time, or if you recently sent less than the Total payments due to bring loan current, **it is very important that you contact us as soon as possible**. If we do not hear from you, we may return payments that are less than what you owe.

Note to Delaware Residents: Delaware residents who are struggling with their mortgage payments will find information on state-supported assistance by visiting www.deforeclosurehelp.org.

If you have any questions or need additional information, please contact our office at 1.800.669.6654.

Sincerely,
LOAN SERVICING
Loan Counselor

Payments and amounts due summary**Current payment due on 12/01/2012 as of 11/29/2012**

| | |
|---|-------------------|
| Principal and/or interest payment | \$1,942.54 |
| Escrow payment amount | \$951.47 |
| Payment due on 12/01/2012 | \$2,894.01 |
| Late charge of \$97.13 if payment received after 12/17/2012 | |

[†]For more information, please see the **Other Important Information** section of this statement.

Total payments due to bring loan current[†]

| | |
|--|-------------------|
| Principal and interest payments due (past and current) | \$5,827.62 |
| Escrow payments due (past and current) | \$2,844.04 |
| Total | \$8,671.66 |

Total payments and amounts due

| | |
|---|-------------------|
| Payments past due (incl. opt. prod. as applies) | \$5,777.65 |
| Current payment due on 12/01/2012 | \$2,894.01 |
| Outstanding late charges | \$97.13 |
| Total | \$8,768.79 |

You can make your payment:

By automatic draft payment using PayPlan

Online at www.bankofamerica.com

By phone - call 1.800.669.6607

At any Bank of America Banking Center

By mail using the enclosed envelope

- Make your check payable to
Bank of America, N.A.
- Please write your loan number on the
check or money order
- Include this payment coupon with your
check (do not staple your check to the
coupon)
- Please do not send cash or include
correspondence

Loan Number **166079304**
Jerry K Wong
59 Fleetwood Rd.
Woodbridge, NJ 07095

(1)

Payment due Dec 1, 2012

If payment received after Dec 17, 2012

* "Payment due" does not include any past due payments, outstanding late charges or fees due.

9586

Additional Principal

Additional Escrow

Total amount enclosed

Bank of America, N.A.
PO BOX 15222
WILMINGTON, DE 19886-5222

166079304100000289401000299114

1586990058166079304

Home loan details**Loan type and term**

| | |
|----------------------------|--------------------|
| Loan type | 30 Yr Conv w/PMI |
| Contractual remaining term | 24 Years, 8 Months |
| Interest rate | 6.000% |

Property related expenses

With the exception of the items marked with an asterisk (), we are responsible for the payment of the following items, which are included in your escrow account. The payment of the items marked with an asterisk (*) is the responsibility of the homeowner.*

| Description | Payee | Policy number/Tax ID | Frequency | Next due date | Amount due |
|------------------------|--------------------------------|--------------------------|-----------|---------------|------------|
| City taxes | Woodbridge Township Tax Collec | 002820002000110000000000 | Annual | 04/01/2013 | 2,370.81 |
| * Homeowners insurance | Homesite Indemnity Company | 30527125 | Annual | 04/30/2013 | 1,061.00 |
| Monthly PMI | Radian Guaranty Inc. | 99661710 | Monthly | 12/30/2012 | 116.58 |
| City taxes | Woodbridge Township Tax Collec | 002820002000110000000000 | Annual | 07/01/2013 | 2,471.56 |
| City taxes | Woodbridge Township Tax Collec | 002820002000110000000000 | Annual | 10/01/2013 | 2,471.56 |
| City taxes | Woodbridge Township Tax Collec | 002820002000110000000000 | Annual | 01/01/2013 | 2,370.82 |

Recent home loan activity

| Date | Description | Principal | Interest | Escrow | Unapplied funds | Total |
|------------|-------------------|---------------------|------------|-----------------|-----------------|------------|
| 11/16/2012 | September payment | \$618.93 | \$1,323.61 | \$941.10 | \$416.36 | \$3,300.00 |
| 11/16/2012 | PMI payment | | | -\$116.58 | | -\$116.58 |
| | **Ending balance | \$263,970.67 | | \$216.08 | | |

****NOTE:** The ending balance is probably not the same as the amount to pay off your loan. For payoff information, you may use our 24-hour automated information system at 1.800.669.5833.

IMPORTANT NOTICE

Bank of America, N.A. is here to help you bring your loan current. For payment arrangements, call 1.800.669.6607. As long as your loan remains delinquent, Bank of America, N.A. will conduct inspections of your property on a periodic basis. These inspections are provided for in your loan documents. Bank of America, N.A. will inspect your property to confirm occupancy, identify the occupants, and observe the physical condition of the property. You are responsible for paying the cost of these inspections.



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Account Number 166079304

E-mail use: Providing your e-mail address(es) below will allow us to send you information on your account

Jerry K Wong

E-mail address

E-mail address